



Impact

Assessment Report
COVID Relief Support

Project ID KMBL202122001
KMBL202122009

Prepared for



Prepared by



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Ethical Consideration

Informed consent:

The interviews were done after the respondents gave their consent. Even after the interviews were completed, their permission was sought to proceed with their responses.

Confidentiality:

The information provided by participants has been kept private. At no point were their data or identities disclosed. The research findings have been quoted in a way that does not expose the respondents' identities.

Comfort:

The interviews were performed following the respondents' preferences. In addition, the interview time was chosen in consultation with them. At each level, respondents' convenience and comfort were considered.

Right to reject or withdraw:

Respondents were guaranteed safety and allowed to refuse to answer questions or withdraw during the study.

Executive Summary

Kotak Mahindra Bank Limited's COVID-19 relief initiative (KMBL202122001), executed during FY 2021-22 across India, focused on supporting 24 hospitals, one municipal corporation, and two medical colleges. As part of the COVID-19 relief project (KMBL202122009), medical equipment was supplied to 6 hospitals across Delhi, Maharashtra and Karnataka. As a part of the impact assessment study, seven hospitals were reached who affirmed this timely support brought some ease on the hospitals and its professionals amidst the pandemic.

The initiative focused on upgrading medical infrastructure in hospital facilities to treat COVID-19 patients, including adding beds, ICU facilities, and ventilators. Additionally, KMBL extended support to communities directly affected by the lockdown and COVID-19 distancing measures, providing ration support to approximately 300 families of folk artists. This comprehensive effort, including providing medical protective gear, significantly enhanced healthcare worker safety, minimised infection risks, and ensured uninterrupted medical services for communities.

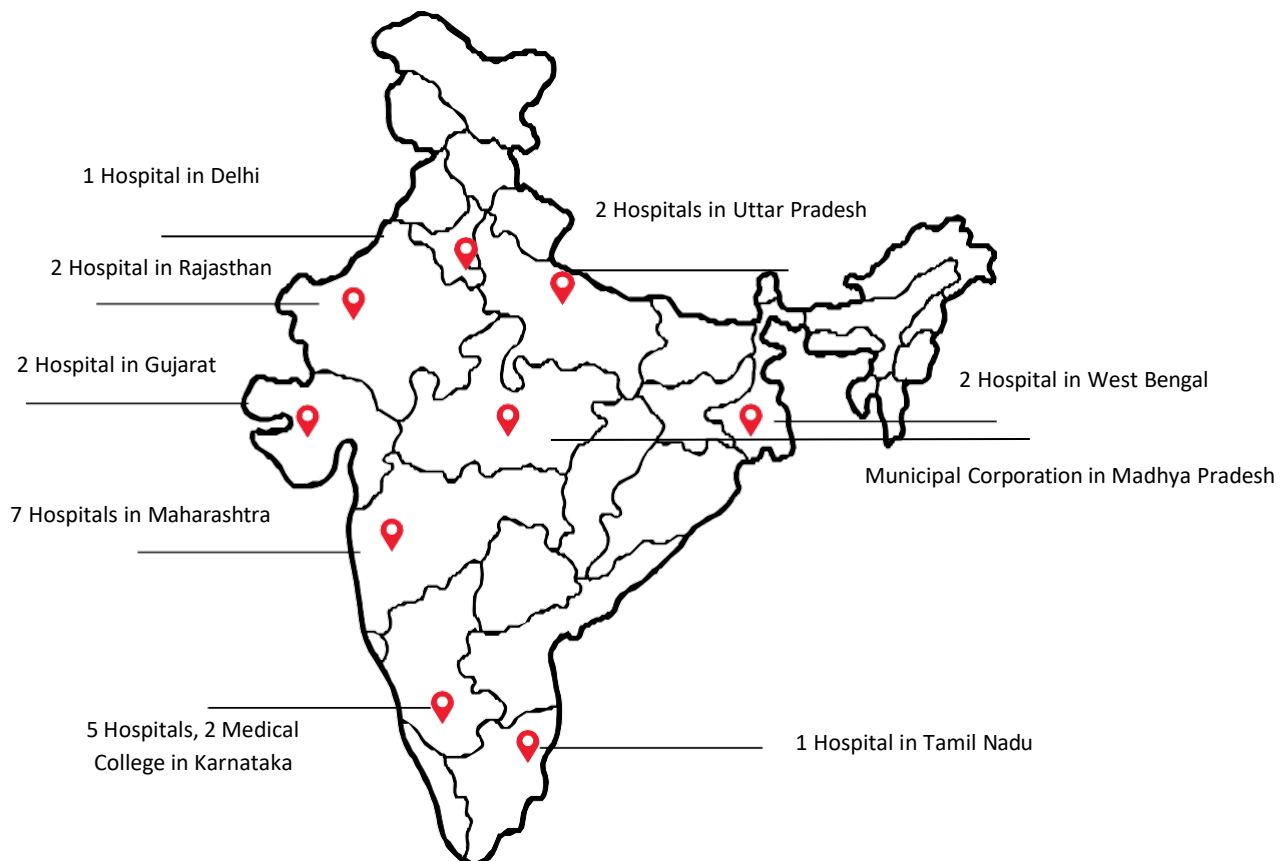
- All 7 healthcare professionals interviewed from 7 hospitals noted that supplying medical equipment during COVID-19 bolstered healthcare infrastructure.
- 6 out of 7 respondents mentioned that the medical equipment supply assisted them in treating patients effectively during the pandemic.
- 6 out of 7 respondents also confirmed that critical support during COVID-19 saved patients' lives.
- All respondents affirmed that the medical equipment provided is still in use.

Introduction

Kotak Mahindra Bank Limited’s COVID relief project aimed at saving lives and livelihoods affected by the COVID-19 pandemic. The second wave of COVID-19 caused unprecedented havoc across various regions in India, leading to a significant surge in positive cases and fatalities. This situation had placed an immense additional burden on the healthcare system, struggling to accommodate the increasing number of COVID-19 patients.

Kotak Mahindra Bank Limited supported hospitals and healthcare facilities throughout India to improve infrastructure and increase capacity in response to the surge of COVID-19 patients. The assistance includes providing life-saving equipment, oxygen generation plants, medical consumables, infrastructure upgrades, and ambulance support to various medical institutions, including hospitals and other organisations nationwide.

Localised lockdowns imposed by state governments in cities, towns, and villages had severely impacted economic activities, particularly in certain industries and the service sector. Under this intervention, support was also extended to 300 artists in Andhra Pradesh, Telangana, Tamil Nadu, and Kerala with essentials like household items and ration support. Support from KMBL encompassed a range of initiatives, from facilitating vaccination drives and providing essential food relief to artists to strengthening the healthcare infrastructure of hospitals.



Apart from this list, 2 hospitals with PAN India network were supported

Figure 1: Locations of Hospitals/ Institutions Supported - KMBL202122001



Figure 2: Locations of Hospitals/ Institutions Supported - KMBL202122009

Study Design and Methodology

The chapter describes the process adopted and the methodology used to assess the overall impact of the intervention undertaken by Kotak Mahindra Bank Limited. The impact assessment study employed combined data collection methods through participatory assessment tools to obtain all information required to analyse impact comprehensively. SGS's approach to the study was guided by providing insights to enable Kotak Mahindra Bank Limited to gauge the project's overall impact and understand stakeholder sentiments and strategies for future implementation.

For this study, SGS collected data from medical staff of 7 hospitals. Total 7 Key Informant Interviews were conducted for this study. The stakeholders who were available and willing to participate in the study were interviewed.

Findings and Analysis

Out of the seven hospitals consulted for the study, four are located in Mumbai, where interviews were conducted in person. For the remaining hospitals, the interviews were conducted virtually. All respondents observed that their hospitals' infrastructure was grappling with shortages of medical equipment necessary to meet patient demands, especially during the second wave of COVID-19. Views of respondents are consolidated and presented below.

Effective management of critical cases

Medical equipment support during COVID-19 was instrumental in enabling healthcare practitioners to manage patient care more effectively. Advanced medical devices significantly improved the management of critical COVID-19 cases. This equipment did not only enhance patient outcomes by providing vital respiratory support but also reduced mortality rates in severe cases. 6 out of 7 respondents mentioned that the medical equipment supply assisted them in treating patients effectively during the pandemic.

Alleviated strain on medical infrastructure

the availability of such equipment eased the burden on hospital infrastructure, ensuring that healthcare practitioners have the resources needed to deliver timely and effective care. By upgrading and expanding their medical equipment, hospitals have been better equipped to meet patient demands, streamline treatment processes, and enhance overall healthcare delivery during the pandemic. All 7 healthcare professionals interviewed from 7 hospitals noted that supplying medical equipment during COVID-19 bolstered healthcare infrastructure.

Saved patient lives

6 out of 7 respondents also confirmed that critical support during COVID-19 saved patients' lives. The provision of medical equipment to hospitals during the COVID-19 pandemic played a critical role in saving patients' lives.

“COVID relief support i.e ventilator by Kotak Mahindra Bank Limited during the second wave of COVID-19 proved to be a critical lifeline, particularly for newborns and expectant mothers. This ventilator, maintained in excellent condition, played a pivotal role in saving lives during a time of heightened anxiety and medical challenges. As a result of this donation, a total of 123 lives were saved, with the ventilator utilised for 473 days. Many of these lives were newborns delivered during or immediately after the COVID-19 pandemic, highlighting the crucial role this equipment played in safeguarding vulnerable patients during a critical period. “

- Respondent from Mumbai Hospital

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Amidst the Covid-19 pandemic, folk performing artists in India faced a scarcity of performance opportunities, and their main income source relying on physical audience interactions. Additionally, as the world shifted to digital work, these artists lacked the necessary technological skills to transition to virtual platforms and sustain their livelihoods. Recognizing the urgent need, Banyan Tree, with the support from Kotak Mahindra Bank Limited, provided immediate assistance to around 300 folk artists in Andhra Pradesh, Telangana, Tamil Nadu, and Kerala, offering essential household items, ration support, and hygiene kits. This aid not only addressed their immediate needs but also deepened Banyan Tree's understanding of their challenges, allowing them to arrange for future assistance like repairing costumes and instruments. In essence, our support was vital in ensuring the survival and perseverance of these artists during a time of limited opportunities and financial strain caused by the pandemic.

Kotak Mahindra Bank Limited's support to folk artists from various Southern Indian states during the pandemic years was instrumental in helping them survive without having to seek alternative means of income. This ensured that they could continue dedicating themselves to their art forms, even amidst a challenging landscape with limited performance opportunities. Timely assistance allowed them to stay focused and resilient, maintaining the essence and spirit of their craft during difficult times.

Vaccination drives for unorganized sector workers were conducted. By prioritizing this vulnerable demographic, the project has also contributed to broader community protection, ensuring a safer and more resilient society in the face of health challenges.

Conclusion

The project aimed to meet the urgent need for critical medical equipment during the COVID-19 pandemic, including ventilators, oxygen concentrators, and multipara monitors, among others. PPE kits, masks, and other protective gear were distributed to reduce the risk for frontline workers and the general population. This support was particularly crucial for healthcare workers, such as doctors, nurses, and first responders, who were frequently exposed to COVID-19 patients.

By supplying medical equipment, Kotak Mahindra Bank has strengthened healthcare infrastructure. The increased availability of essential equipment ensured that medical facilities were better equipped to handle the patient influx, thereby alleviating strain on existing resources. This provision enabled medical professionals to deliver more comprehensive and effective care. Ventilators and oxygen concentrators, for instance, were vital in managing severe cases of COVID-19-related respiratory distress, ensuring timely and appropriate treatment for patients. By addressing gaps in medical infrastructure and equipment, the initiative promoted equitable access to healthcare services across different regions, reducing disparities in healthcare delivery.

Disclaimers

This report sets forth our views based on the completeness and accuracy of the facts stated to SGS and any assumptions that were included. If any of the facts and assumptions is not complete or accurate, it is imperative that we be informed accordingly, as the inaccuracy or incompleteness thereof could have a material effect on our conclusions.

While performing the work, we assumed the genuineness of all signatures and the authenticity of all original documents. We have not independently verified the correctness or authenticity of the same.

We have not performed an audit and do not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.

While information obtained from the public domain or external sources has not been verified for authenticity, accuracy or completeness, we have obtained information, as far as possible, from sources generally considered to be reliable. We assume no responsibility for such information.

Our views are not binding on any person, entity, authority or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein will not be asserted by any person, entity, authority and/or sustained by an appellate authority or a Court of law.

Performance of our work was based on information and explanations given to us by the Client. Neither SGS nor any of its partners, directors or employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by the Client.

Our report may make reference to 'Findings and Analysis'; this indicates only that we have (where specified) undertaken certain analytical activities on the underlying data to arrive at the information presented; we do not accept responsibility for the veracity of the underlying data.

In accordance with its policy, SGS advises that neither it nor any of its partner, director or employee undertakes any responsibility arising in any way whatsoever, to any person other than Client in respect of the matters dealt with in this report, including any errors or omissions therein, arising through negligence or otherwise, howsoever caused.

In connection with our report or any part thereof, SGS does not owe duty of care (whether in contract or in tort or under statute or otherwise) to any person or party to whom the report is circulated to and SGS shall not be liable to any party who uses or relies on this report. SGS thus disclaims all responsibility or liability for any costs, damages, losses, liabilities, expenses incurred by such third party arising out of or in connection with the report or any part thereof.

By reading our report, the reader of the report shall be deemed to have accepted the terms mentioned here in above.



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